

THE Mentor

News from the State Retirement and Pension System of Maryland

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STATE RETIREMENT
and PENSION SYSTEM
of MARYLAND

Benefit Estimators coming to Retirement Agency Web site

A valuable planning tool will soon be available on the State Retirement Agency's Internet Web site.

Scheduled to be launched online later this summer, the Agency's new Retirement Benefit Estimators will provide you with an estimated monthly and annual retirement benefit based on the salaries and service that you supply.

Because different benefit formulas apply for different retirement and pension plans, separate Estimators will be provided for each system,

See Benefit Estimators..., page 4

Watch your mail for benefits statements in September

Be sure to review the annual benefit statement delivered to your home in September.

Your Personal Statement of Benefits (PSB) provides a detailed summary of your retirement account, listing your years and months worked, contributions made to the system and estimated retirement benefits as of June 30, 2005.

Active members of the State Retirement and Pension System (SRPS) receive a new PSB each fall.

The Mentor switching to electronic format

Members will receive the latest news about their retirement benefits more quickly and conveniently when *The Mentor* newsletter switches to electronic format.

Beginning with the summer 2005 edition, *The Mentor* will be distributed electronically to participating employers across Maryland. An electronic copy will be provided to your retirement coordinator for dissemination. This new format will enable the State

Retirement Agency to provide members with the most up-to-date information on retirement legislation and other breaking news without the delay of printing and distributing a paper newsletter.

The June 2005 edition of *The Mentor* will be the last issue printed and distributed in paper form. In addition to the electronic copy sent to your retirement coordinator, *The Mentor* also can be found on the Agency's Web site located at www.sra.state.md.us. Click on

"Member" then "Active Newsletter (Mentor)" to access the latest newsletter and an archive of past editions.

To view the newsletter on your computer, Acrobat

Reader software is required. If your computer is not equipped with Acrobat Reader, this application can be accessed using a link provided on the State Retirement Agency Web site.



www.sra.state.md.us

www.sra.state.md.us

When an accident or illness strikes, disability benefits provide valuable protection

DISABILITY RETIREMENT BENEFITS

provide valuable protection for members who suffer a serious injury or illness that permanently incapacitates them from performing their job duties.

TYPES OF DISABILITY RETIREMENT

The State Retirement and Pension System provides benefits for two types of disability retirement: ordinary and accidental.

- **Ordinary disability** covers any permanently disabling physical or mental condition.
- **Accidental disability** covers injuries that a member sustains in an accident that occurs on the job while he or she is performing assigned duties.

For either type of disability retirement, the medical condition must permanently prevent the member from performing the duties of his or her position.

SPECIAL RULES FOR LAW ENFORCEMENT OFFICERS AND STATE POLICE

To be eligible for accidental disability retirement, a member of the Law Enforcement Officers' Pension System (LEOPS) must be totally and permanently incapacitated for duty arising out of, or in the course of, the actual performance of duty without willful negligence by the member. The same standard applies for State Police; however, the term "special disability" is used instead of "accidental disability."

ELIGIBILITY

To be eligible to apply for *ordinary disability* retirement, a member must have at least five years of eligibility service. There is no service requirement to apply for *accidental* or *special disability* retirement.

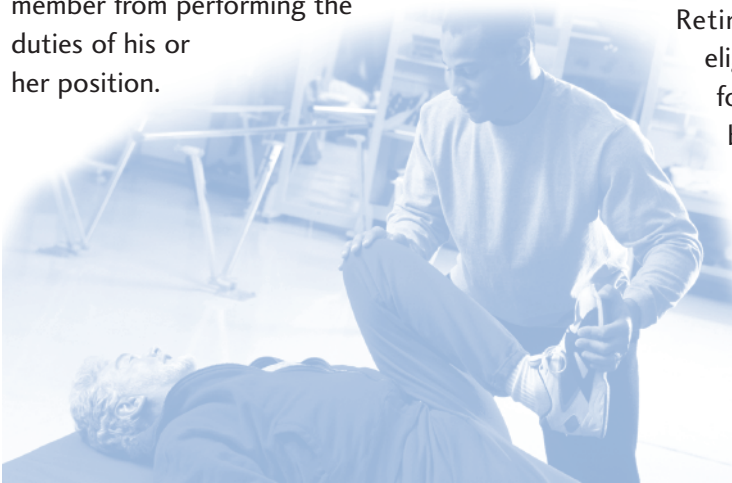
Retirees are not eligible to apply for disability benefits.

FILING REQUIREMENTS

For members seeking disability retirement benefits, timely filing is essential. Members may file for disability benefits while on payroll or within a set period of time, depending on their system, after leaving payroll. An additional filing extension may be granted for members who can prove they were mentally or physically incapacitated from filing within the deadline due to the disability itself. The requirements to receive this filing extension are difficult to meet. The chart lists the various filing deadlines.

Applications for accidental disability retirement must be filed within five years of the date of the accident. This filing deadline for accidental disability does not apply to the State Police, Correctional Officers' Retirement Systems, or LEOPS.

Members who believe they may be eligible for disability benefits should contact a retirement counselor immediately.



Disability Filing Deadlines

SYSTEM	AFTER LEAVING PAYROLL	ADDITIONAL FILING EXTENSION (IF APPLICABLE)
Teachers' Retirement	5 years	1 year
All other systems	4 years	2 years

Know how to file for disability

FILING FOR DISABILITY retirement benefits is a two step process. A member seeking disability benefits must 1) file a disability claim and then 2) apply to actually retire.

STEP 1: FILE A DISABILITY CLAIM

A member filing for ordinary or accidental disability benefits must submit to the State Retirement Agency (SRA) the following forms and materials:

- *Statement of Disability* (Form 20),
- pertinent medical records,
- current job description signed by employer,
- *Preliminary Application for Disability Retirement* (Form 129), and
- *Application for an Estimate of Disability Retirement Allowances* (Form 21; Form 22 for State Police; Form 100 for LEOPS).

For State Police members, the Maryland State Police Medical Director also must submit a medical summary.

Members applying for accidental or special disability also must submit the following:

- employer's first report of injury,
- copies of Workers' Compensation awards and
- medical evidence directly connecting the accident as the cause of the disability

OR

- evidence that the disability arose out of, or in the course of, the performance of duty (Maryland State Police and LEOPS only).

Following a review by the Retirement Agency's Medical Board, the Board of Trustees takes final action on the claim and the applicant is notified. This process can take one to three months, or longer for complicated cases.

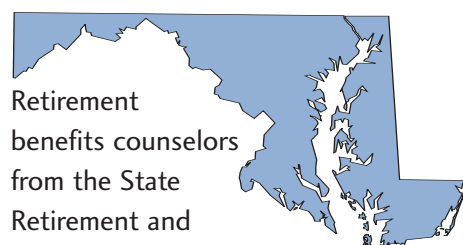
STEP 2: IF APPROVED, APPLY TO ACTUALLY RETIRE

If the claim is approved, the member will receive an estimate of his or her monthly disability retirement payment. To retire and begin collecting monthly benefits, the member must submit the following:

- *Application for Service or Disability Retirement* (Form 13-23; Form 14-24 for State Police; Form 98-101 for LEOPS),
- *Electronic Fund Transfer (Direct Deposit) Sign-Up* (Form 85),
- *Reemployment After Retirement* (Form 127; Form 128 for State Police; Form 131 for LEOPS) and
- *Federal and Maryland State Tax Withholding Request* (Form 766).

Retirement counselors at the State Retirement Agency are available to answer questions and guide members through the filing process. For more information, call 410-625-5555 or toll free 1-800-492-5909.

Retirement counseling is offered across state



Retirement benefits counselors from the State Retirement and Pension System travel throughout Maryland each year to assist members planning for retirement.

The regional counseling schedule for September, 2005, through June, 2006, will be posted on the State Retirement Agency Web site at www.sra.state.md.us later this summer. If you prefer, you can obtain a schedule from your employer's personnel department.

After reviewing the new schedule, you may set an appointment with a counselor visiting your area by calling 410-625-5555 or toll free 1-800-492-5909.

Pension legislation becomes law

Several pieces of pension legislation passed by the Maryland General Assembly this spring have been signed into law by Governor Robert L. Ehrlich Jr.

Each of the bills outlined in the spring 2005 edition of *The Mentor* received the Governor's signature except House Bill 1347 and Senate Bill 520. The Governor instead signed the companion versions of these bills, Senate Bill 663 and House Bill 758, respectively.

Information-packed pre-retirement seminars slated for fall 2005

A NEW SEASON of informative Pre-Retirement Seminars is scheduled to begin this fall with events planned from Western Maryland to the Eastern Shore. If you expect to retire within the next eight years, be sure to reserve a seat at a location near you.

Seminar schedules and registration forms will be posted on the State Retirement Agency Web site at www.sra.state.md.us later this summer. You can also obtain these forms, when they become available, from your employer's personnel office.

The State Retirement Agency of Maryland's Pre-Retirement Seminar provides participants with a detailed explanation of the retirement process. Specially trained speakers at these events lead discussions on several topics of interest to members nearing retirement.



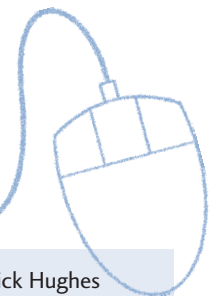
Benefit Estimators continued from page 1

such as Employees' and Teachers' Retirement, Employees' and Teachers' Pension or State Police Retirement. Simply select your system of membership from a list and follow the on-screen instructions to instantly receive your benefit estimate.

The online Estimators will not determine your eligibility for retirement and are provided for illustration only. If you are within 12 months of retiring, submit an *Application for an Estimate of Service Retirement Allowance* to receive benefit estimates based on information contained in System records.

When available, the Retirement Benefit Estimators will be just a mouse-click away at www.sra.state.md.us.

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